

Are you aged 65 or over  
and finding it hard to  
pay your rates?

## Council's Rates Postponement Scheme is an option worth considering if you - or your partner - are aged over 65 years.

You can stop paying rates if you are 65 years or older and own your own home.

Council's Rates Postponement Scheme allows you to postpone your rates payments for a fixed period of time - or stop paying them entirely and leave them for your estate to take care of.

### Simple and flexible - no catches

Either postpone a portion of your rates for a short time - or postpone all your rates.

You can repay in full or partially any time - with no penalty attached.

#### Here's what you need to do before Council can accept your application:

- Seek independent advice so that you know you are getting the right information.
- We advise you attend a facilitation meeting with an independent adviser. This may carry a fee but these costs can be added to your postponed rates.
- Council can provide contact details for an independent organisation for you to talk with.



## Frequently asked questions



**Q:** Why is Council offering rates postponement?

**A:** The law allows councils to offer this option for residential ratepayers. We recognise the financial difficulties for people aged over 65 years who are on limited incomes.

**Q:** What about the rates I also pay to the regional council?

**A:** These are also collected by us on behalf of the Bay of Plenty Regional Council so they will also be postponed as part of this arrangement.

**Q:** What are the benefits to me of postponing my rates?

**A:** If you are not paying rates each year you will have more discretionary money for things you wish to do. For many people, not paying rates is a considerable relieve of financial pressure.

**Q:** How do I keep track of accumulating costs over time?

**A:** Council has a financial model that gives you a snapshot of the total costs accumulated compared to the value of your property at any time. This gives you a good barometer of the accumulated costs.

**Q:** Do I have to postpone all my rates or can I postpone part of them?

**A:** This is a very flexible scheme and you can postpone whatever amount you wish - and you can also vary that amount whenever you wish, to suit your circumstances. You would need to discuss this with us.

## Explore the Rates Postponement Scheme

an option for people aged 65 years or older, who own their own home and choose not to pay rates.



[westernbay.govt.nz/rates](http://westernbay.govt.nz/rates)



Western Bay of Plenty  
District Council

Te Kaunihera a rohe mai i nga  
Kuri-a-Whareki Otamarakau ki te Uru



## How to apply

**Q: Will I get myself into debt that cannot be repaid?**

A: No. If the total postponed rates reach 80 percent of your property value, all future postponements would stop. From that point on you would be required to start paying your rates upfront again. This will not affect the amount you have already made.

**Q: What happens to the postponed rates payments?**

A: They continue to accrue along with associated costs, and will be repayable when you sell the property or at your death.

**Q: What are the associated costs?**

A: Up to \$300.00 maybe charged for relationship services and \$50.00 administration fee. The interest costs at Council's borrowing rates.

**Q: What about insurance?**

A: Insurance is to protect you if your home is damaged or destroyed. It means that the postponed rates debt will not affect the rebuilding or replacement of your home. If you don't already have insurance, you may be required to join a Council group insurance policy. Any premiums to this will be added to your rates postponement costs.

**Q: Does Council get ownership rights to my property?**

A: No. You retain full ownership. Council simply has the first claim on your estate for the proceeds of your property to repay the rates accumulated through the postponement period.

**Q: Will I still get rate demands?**

A: Yes you will get a rates statement when each instalment is due. This will keep you up-to-date with how much your rates are, the interest charges and the total amount outstanding.

**Q: Do I need to seek legal advice?**

A: No. However if you wish to you are welcome to do so.

**Q: Can the scheme be reviewed or suspended?**

A: This scheme is in place indefinitely. It can be reviewed at any time subject to the Local Government Act. Any changes would not affect the entitlement of people already in the scheme to continue postponing their rates.

**Q: What powers does Council have?**

A: Council reserves the right to stop postponement of any further rates once the total amount of postponed rates, plus accrued charges, exceed 80 percent of the capital rateable value of the property.



If you are interested in having your rates postponed, here's what do to:



Fill in the application form and send it to:

**Western Bay of Plenty District Council**  
Private Bag 12803,  
Tauranga Mail Centre,  
Tauranga 3143



Alternatively fill the form in online.



Council will send you a conditional Letter of Offer and give you contact details for Relationship Services.



You can phone Relationship Services to arrange a time for a facilitation meeting.



Attend your decision facilitation meeting with Relationship Services.



Complete final application details for the scheme.



Remember, the decision is entirely yours. You are under no obligation. If you decide not to apply, you do not have to do anything further.



If you decide to apply, you will need to sign the conditional Letter of Offer and return it to Council with all required documentation.

**For further information contact:**  
[customer.service@westernbay.govt.nz](mailto:customer.service@westernbay.govt.nz) or  
phone 07 571 8008.